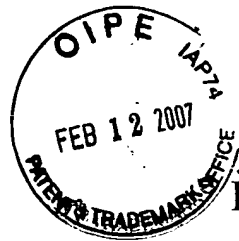


DPW



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor:	LENT et al.	Examiner:	Elda G. Milef
Application No.:	10/782,311	Art Unit:	3692
Filed:	February 18, 2004	Docket No.:	NEXTP005C1
Title:	INTEGRATING LIVE CHAT INTO AN ONLINE CREDIT CARD APPLICATION		

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail in a prepaid envelope addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on:

2/7, 2007.

Elaine Nguyen
Elaine Nguyen

RESPONSE TO OFFICE ACTION

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

This is in response to the Office Action mailed November 16, 2006. The following remarks are respectfully submitted.